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SFRO - DSC


October 4, 2005

Honorable Donald E. Powell
Chairman
Federal Deposit Insurance Corporation
550 17th St., NW
Room MB-6028
Washington, DC 20429

RE: Comment letter on Wal-Mart ILC Application #20051977

Dear Chairman Powell:

We at Commercial Bank and Trust Company oppose the application and urge the FDIC to deny the application.

Wal-Mart has entered many small towns as they have grown. They low ball competition and locally owned and operated retailers can not compete. Numerous small towns and their communities have experience devastating loss due to the new Wal-Mart store. Thus there is no local business to support the local community activities so many small communities depend on.

If Wal-Mart was allowed to enter the banking world what might happen to the community bank. They might control that segment of the economy giving them tremendous power over consumers. An office at every Wal-Mart could bring down the whole FDIC insurance fund if bad credit decisions were made.

Thank You for considering these comments and for giving us the opportunity.

Sincerely,


Deneicia Gregson
Senior Vice President